Case 14-42184 B1 (Official Form 1) (04/13) Doc 1 Filed 11/21/14 Entered 11/21/14 16:00:53 Desc Main

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		Unite	d State	s Ban	ıkruptcy C	ourt					
	Norti				ois Easter		vision			Voluntary Petition	
	Control Salvania	to the First	. 5411.0-3.			Name	of Joint Debtor	(Spouse) (Last, Fire	rot Middle)		
Name of Debtor (if			t, Middle): istophe	ماله ۳	n	IName v	OI JOHN DEDICH	(Spouse) (Last, τ iii	St, midule)		
			-								
All Other Names u and trade names):		ebtor in the las	it 8 years (inclu	ide married.	, maiden		ther Names used en and trade nar		or in the last 8	3 years (include married,	
ast four digits of S f more than one, s		Individual-Taxp		) No./Compl	lete EIN		our digits of Soc. e than one, state		-Taxpayer I.D.	(ITIN) No./Complete EIN	
Street Address of I	Debtor (No. {	& Street, City, a	and State):			Street	Address of Join	nt Debtor (No. & St	reet, City, and	State):	
5036 N Me	nard A	ve # 2									
Chicago, I	L				60630	1					
County of Residen	nce or of the I	Principal Place	of Business:			Count	y of Residence	or of the Principal F	Place of Busine	ess:	
		CC	ООК								
Mailing Address of	Debtor (if dif	fferent from str	eet address)			Mailinç	g Address of Joi	int Debtor (if differe	ent from street	address):	
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ı	• •	t <b>or</b> (Form of Orga heck <b>one</b> box)	anization)	1	(Chec	of Busines ck one box.)			-	nkruptcy Code Under on is Filed (Check one box)	
	l (includes Joi	,		l	☐ Heath Care Bu☐ Single Asset R		2.00	Chapter 7	☐ Cha	apter 15 Petition for Recognition	
	it D on page 2 d			ļ	defined in 11 U			Chapter 9	of a	a Foreign Main Proceeding	
	ion (includes l	LLC & LLF)		ļ	Railroad  Stockbroker			☐ Chapter 11 ☐ Chapter 12		apter 15 Petition for Recognition	
Partnershi	.ip			ļ	☐ Stockbroker☐ Commodity Br	roker		☐ Chapter 13		a Foreign Nonmain Proceeding	
		one of the aborate type of entity		l	☐ Clearing Bank ☐ Other						
	Chapf	ter 15 Debtors	,	—	Tax-Ex	kempt Entit		 I	Nature of D	Debts (Check one Box)	
Country of debtor's	center of ma	ain interests: _		. !	(Check bo	ox, if applicat x-exempt	ole.)	■ Debts are pridebts, define	rimarily consur	_ Boblo die	
Each country in wh	_	proceeding by	, regarding, or	_   _	organization under Title 26 of the \$ 101(8) as United States Code (the Internal individual p			§ 101(8) as individual pr	"incurred by ar rimarily for a peo ousehold purpo	business debts. ersonal,	
		Filing Fee (	(Check one box)		<u></u>	T <sub>Chack</sub>		•	apter 11 Debto		
•	e paid in insta	court's consider	licable in individ ration certifying Rule 1006(b). S	that the deb	ebtor is	Check	Debtor is not a s  if:  Debtor's aggreginsiders or affli	small business deb	otor as defined liquidated deb n \$2,343,300. (	11 U.S.C. § 101(51D) In 11 U.S.C. § 101(51D) ots (excluding debts owed to (amount subject to adjustment	
☐ Filing Fee wav			o chapter 7 indi		• •	Checl	k all applicable				
attaun signou d	<b>аррисацо</b> т то	if the counts oc	MSIderation. C	ee Uniciai i	-orm sb.		Acceptances of	•	cited prepetition	on from one of more classes 26(b).	
Statistical/Admin										This space is for court use only14.00	
	ates that, after		property is exclu		cured credtiors. dministrative expens	ses paid, th	nere will be no				
Estimated Number o										1	
1-	<b>□</b> 50-	<b>1</b> 00-	□ 200-	1,000-		0,001	<b>2</b> 5,001		Over		
49	99	199	999	5,000		25,000	50,000		100,000	_	
Estimated Assets						<b>_</b>					
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00° to \$10 million	to \$50 to	50,000,001 5 \$100 nillion	\$100,000,001 to \$500 million		More than \$1 billion		
Estimated Liabilities  \$0 to	\$ <b>□</b> \$50,001 to	\$100,001 to	\$500,001	\$1,000,00		550,000,001	\$100,000,001		More than	1	

to \$100

to \$500

million

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million

to \$10

million

to \$50

million

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B1 (Official Form 1) (12/11) )	Document_	Page 2 of 53			
	untary Petition completed and filed in every case)	Name of Debtor(s) Christopher Allen Vocke			
This page must be t	completed and filed in every case)	Christopher	Alleli vocke		
	All Prior Bankruptcy Case Filed Within Last 8	L Years (if more than two, attach additional sheet	)		
Location Where Filed:		Case Number:	Date Filed:		
None					
None					
	g Bankruptcy Case Filed by any Spouse, Partner, or A		· · · · · · · · · · · · · · · · · · ·		
Name of Debtor:		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K and 10Q) with the pursuant to Section 13 or 11 1934 and is requesting relief un	Exhibit A is required to file periodic reports (e.g., the Securities and Exchange Commission 15 (d) of the Securities Exchange Act of order chapter 11.)	(To be completed if debtor is an individual I, the attorney for the petitioner named in the foliave informed the petitioner that [he or she] may or 13 of title 11, United States Code, and have each such chapter. I further certify that I have required by 11 USC § 342(b).	ay proceed under chapter 7, 11, 12 explained the relief available under		
1		Wylie W Mok	Dated: 11/21/2014		
_	r have possession of any property that poses or is allegerached and made a part of this petition.	ibit C ed to pose a threat of imminent and identifiable had	arm to public health or safety?		
_	repleted by every individual debtor. If a joint petition is file		arate Exhibit D.)		
If this is a joint petition:	igned by the debtor is attached and made a part of this p	etition.			
Exhibit D also completed a	nd signed by the joint debtor is attached and made a pa	rt of this petition.			
		ng the Debtor - Venue			
Debtor has be	Check the A] een domiciled or has had a residence, principal pl	pplicable Box.) lace of business, or principal assets in this	District for 180 days		
<del></del>	preceding the date of this petition or for a longer p		· ·		
There is a bar	nkruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this D	istrict.		
States in this or proceeding	ebtor in a foreign proceeding and has its principal District, or has no principal place of business or a [in a federal or state court] in this District, or the n this District.	assets in the United States but is a defenda	int in an action		
	Certification by a Debtor Who Reside	es as a Tenant of Residential Pro	perty		
Landlord has	a judgment against the debtor for possession of	•	ete the		
following.)	(Name of landlord that obtained judgment)				
	(Address of Landlord)				
permitted to co	that under applicable nonbankruptcy law, there a ure the entire monetary default that gave rise to the				
	as entered, and cluded in this petition the deposit with the court of	f any rent that would become due during th	e 30-day		
	ne filing of the petition. The ses that he/she has served the Landlord with this c	ertification. (11 U.S.C. § 362(1))			

PFG Record # 611588 B1 (Official Form 1) (1/08) Page 2 of 3

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#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s) Christopher Allen Vocke

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Christopher Allen Vocke

#### **Christopher Allen Vocke**

Dated: 11/08/2014

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### Signature of Attorney

### /s/ Wylie W Mok

Signature of Attorney for Debtor(s)

### Wylie W Mok

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 11/21/2014

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 611588 B1 (Official Form 1) (1/08) Page 3 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Christopher Allen Vocke
	ed: 11/08/2014 /s/ Christopher Allen Vocke
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Ш	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Ш	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 611588

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Christopher Allen Vocke / Debtor** 

In re

Bankruptcy Docket #:

Judge:

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0	
SCHEDULE B - Personal Property	Yes	3	\$3,816	\$0	\$0	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$12,958	\$0	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0	
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,832	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,790	
TOTALS			\$3,816 TOTAL ASSETS	\$12,958 TOTAL LIABILITIES		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Christopher Allen Vocke / Debtor** 

In re

Bankruptcy Docket #:

Judge:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

I	lf you	are an	individua	I debtor wh	ose debts	are p	rimarily	consum	ner debts	s as c	defined i	n 101(8	3) of the	Bankrupt	cy Code
(11 L	J.S.C.	101(8)	), filing a	case unde	r chapter 7	, 11 c	or 13, yo	ou must	report a	ll info	rmation	reques	sted belo	ow	

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and , therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C  $\S$  159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,832.18
Average Expenses (from Schedule J, Line 18)	\$1,790.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$2,078.33

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$12,958.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$12,958.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Alle	en Vocke / Debtor
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Ban	kru	ptcy	Doc	ket:	#:
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Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Chase		\$650
03. Security Deposits with public utilities,	X			
telephone companies, landlords and others.  04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel		Necessary wearing apparel.		\$50
07. Furs and jewelry.	X			
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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Christopher Allen Vocke / Debtor

In re

Bankrup	tcy Do	cket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
<ul><li>14. Interest in partnerships or joint ventures.</li><li>Itemize. Itemize.</li><li>15. Government and corporate bonds and other negotiable and non-negotiable instruments.</li></ul>	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2014 Federal Income Tax Refund		\$1,000				
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Christopher Allen Vocke / Debtor** 

In re

Bankruptcy Docket #:
----------------------

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
25. Autos, Truck, Trailers and other vehicles and accessories.		00 Isuzu Trooper with over 200,000 miles		\$1,066					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals		Four Dogs		\$0					
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
			Total	\$3,816.00					

Record # 611588 B6B (Official Form 6B) (12/07) Page 3 of 3

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption
11 U.S.C. § 522(b)(2)	that exceeds \$146,450.*  * Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Checking account with Chase	735 ILCS 5/12-1001(b)	\$ 650	\$650
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
21. Other contingent and unliq			
Anticipated 2014 Federal Income Tax Refund	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
25. Autos, Truck, Trailers and			
00 Isuzu Trooper with over 200,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$1,066

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 611588 B6C (Official Form 6C) (04/13) Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

Record # 611588 B6F (Official Form 6F) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 14-42184 Doc 1 Filed 11/21/14 Entered 11/21/14 16:00:53 Desc Main Document Page 15 of 53  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 611588 B6E (Official Form 6E) (04/13) Page 2 of 2

Christopher Allen Vocke / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
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Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Advocate Lutheran General Hospital Bankruptcy Dept. 1775 Dempster St Park Ridge IL 60068 Acct #:			Dates: Reason: <b>Medical Debt</b>				\$1,500
2	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX5253			Dates: 2012-2014 Reason: Credit Card or Credit Use				\$531
3	Capital ONE BANK USA NA C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 5178057311397389			Dates: 2008-2008 Reason: Unknown Credit Extension				\$51
4	Comcast C/O Stellar Recovery INC 4500 Salisbury Rd., Suit Jacksonville FL 32216 Acct #: 10861948			Dates: 2013-2013 Reason: Collecting for Creditor				\$616

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Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Comcast C/O Convergent Outsourcing 800 Sw 39Th St Renton WA 98057 Acct #: 4265032			Dates: Reason:	2013-2014 Collecting for Creditor				\$368
6	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374			Dates: Reason:	2014 Notice Only				\$0
	Acct #: XXXXX5253								
7	Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013			Dates: Reason:	2014 Notice Only				\$0
	Acct #: XXXXX5253								
8	First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104			Dates: Reason:	2013-2014 Credit Card or Credit Use				\$346
	Acct #: XXXXX5253								
9	Greenwood Trust Co. C/o Baker & Miller 29 N. Wacker Dr., 5th floor Chicago IL 60606		Н	Dates: Reason:	1997 Credit Card or Credit Use				\$6,568
	Acct #: 1997-M1-128435								

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Baker & Miller, PC Bankruptcy Dept. 29 N. Wacker Dr., 5th floor Chicago IL 60606

Record # 611588 B6F (Official Form 6F) (12/07) Page 2 of 4

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
10 McKesson Corporation Bankruptcy Dept. 62314 Collection Center Dr. Chicago IL 60693 Acct #:			Dates: Reason: <b>Medical Debt</b>				\$250
11 Our Lady of Resurrection Attn: Bankruptcy Department 5645 W. Addison Chicago IL 60634			Dates: Reason: Medical/Dental Service				\$2,000
Acct #:							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Presence Resurrection Med Center Bankruptcy Dept. 62221 Collection Center Dr. Chicago IL 60693

12 <u>Tmobile</u> C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 84129557	Dates: 2013-2014 Reason: Collecting for Creditor	\$228
13 <u>Transunion</u> Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX5253	Dates: 2014 Reason: Notice Only	\$0
14 <u>Verizon Wireless</u> Bankruptcy Department PO Box 3397 Bloomington IL 61702	Dates: Reason: Utility Bills/Cellular Service	\$500
Acct #:		

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Convergent Outsourcing Inc. Bankruptcy Dept. PO Box 9004

Renton WA 98057

Record # 611588 B6F (Official Form 6F) (12/07) Page 3 of 4

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Christopher Allen Vocke / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Codebtor

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State Contingent
Juliquidated
Disputed

Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 12,958

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Christopher Allen Vocke / Debtor

Bankruptcy Do	cket#:
---------------	--------

Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check to

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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			Document	<u>Page 22</u> of 53
Fill in this in	formation to identify	your case:		
Debtor 1	Christopher	Allen	Vocke	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number (If known)	r		_	Check if this is:  An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial F	orm B 6I			MM / DD / YYYY
chedul	e I: Your Inc	come		

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Baker		
	Occupation may Include student or homemaker, if it applies.	Employers name	Alpha Baking		
		Employers address	5001 W. Polk St.		
			Chicago, IL 60644	<u> </u>	3
		How long employed there?	5 months		
Pa	ort 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, combined, attach a separate sheet to this	ine the information for a	•	· · · · · ·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ry and commissions (before all pacalculate what the monthly wage w		\$2,586.09	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add lin	e 2 + line 3.		\$2,586.09	\$0.00

 Official Form B 6I
 Record # 611588
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) \_ Document Christopher Allen Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1		btor 2 or ing spouse		
	Copy	y line 4 here	4.	\$2,586.09		\$0.00		
5. <b>L</b>		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$630.85		\$0.00		
		Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$78.00		\$0.00		
		Omestic support obligations	5f. _	\$0.00		\$0.00		
	_	Jnion dues	5g.	\$45.07		\$0.00		
		Other deductions. Specify:	5h.	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$753.91		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,832.18		\$0.00		
8. <b>L</b> i	ist all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,832.18		\$0.00 =		\$1,832.18
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	ψ1,00 <u>2</u> 110		40.00		Ψ1,002.10
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies		12.	\$1,832.18
13.	Do y	ou expect an increase or decrease within the year after you file this form	?				_	
	χ	No.						
		Yes. Explain:						

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Fill in this information to identify your case: Christopher Allen Vocke Check if this is: Debtor 1 First Name Middle Name Last Name An amended filing Debtor 2 A supplement showing post-petition chapter 13 First Name Middle Name (Spouse, if filing) Last Name income as of the following date: United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Official Form B 6J **Schedule J: Your Expenses** 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? Х No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for X No Debtor 2. each dependent..... Do not state the dependents' names. X No X No Yes X No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) The rental or home ownership expenses for your residence. Include first mortgage payments and \$600.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 \$0.00 Property, homeowner's, or renter's insurance 4b. \$0.00 Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues 4d

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Debtor 1 Christopher Allen Document Vocke Pirst Name Middle Name Last Name Page 25 of 53 Case Number (if known)

			Your expense	s
5. <b>A</b> c	Iditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. <b>Ut</b>	ilities:			
6a	Electricity, heat, natural gas	6a.		\$0.00
6b	. Water, sewer, garbage collection	6b.		\$0.00
6c	. Telephone, cell phone, internet, satellite, and cable service	6c.		\$270.00
6d	. Other. Specify:	6d.	\$	0.00
7. <b>F</b> o	od and housekeeping supplies	7.		\$400.00
8. <b>C</b> h	nildcare and children's education costs	8.		\$0.00
9. <b>CI</b>	othing, laundry, and dry cleaning	9.		\$60.00
10. <b>Pe</b>	ersonal care products and services	10.		\$20.00
11. <b>M</b> e	edical and dental expenses	11.		\$25.00
	ansportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.		\$335.00
13. <b>E</b> n	atertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
	naritable contributions and religious donations	14.		\$0.00
	surance.			
Do	o not include insurance deducted from your pay or included in lines 4 or 20.			
15	a. Life insurance	15a.		\$0.00
15	b. Health insurance	15b.		\$0.00
15	c. Vehicle insurance	15c.		\$70.00
15	d. Other insurance. Specify:	15d.		\$0.00
16. <b>Ta</b>	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Sp	pecify:	16.		\$0.00
17. <b>In</b> s	stallment or lease payments:			
17	a. Car payments for Vehicle 1	17a.		\$0.00
17	b. Car payments for Vehicle 2	17b.		\$0.00
17	c. Other. Specify:	17c.		\$0.00
17	d. Other. Specify:	17d.		\$0.00
18. <b>Yo</b>	our payments of alimony, maintenance, and support that you did not report as deducted			
fro	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.		\$0.00
19. <b>Ot</b>	her payments you make to support others who do not live with you.			
Sp	pecify:	19.		\$0.00
20. <b>O</b> t	her real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20	a. Mortgages on other property	20a.	\$	0.00
20	b. Real estate taxes	20b.	\$	0.00
20	c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 611588

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Debtor	1 Christo	opher	Allen	Vocke	Case Number (if known)		
	First Nam	е	Middle Name	Last Name			
21.	Other. Sp	ecify: _	Postage/Bank Fees (\$10.00),			21.	\$10.00
22	Your mon	thly exp	pense: Add lines 4 through 21.			22.	\$1,790.00
	The result	is your	monthly expenses.				_
23.	Calculate	your m	onthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$1,832.18
	23b.	Сору	your monthly expenses from line 2	2 above.		23b. <b>–</b>	\$1,790.00
	23c.	Subtra	act your monthly expenses from yo	ur monthly income.		23c.	\$42.18
		The re	esult is your monthly net income.				
24.	Do you ex	pect ar	n increase or decrease in your ex	penses within the year after ye	ou file this form?		
			you expect to finish paying for your		• •		
		paymer	nt to increase or decrease because	of a modification to the terms	of your mortgage?		
	X No						
	Yes.	Е	Explain Here:				

Official Form 6J Record # 611588 Schedule J: Your Expenses Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/08/2014 /s/ Christopher Allen Vocke

**Christopher Allen Vocke** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor	Bankruptcy Docket #:
	.ludae

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

74000141	OCCITOL	
2014: \$14,323	employment	
2012: \$8,000		
Spouse		
AMOUNT	SOURCE	
	2014: \$14,323 2013: \$8,792 2012: \$8,000	2014: \$14,323 employment 2013: \$8,792 2012: \$8,000

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UNITED STATES BANKRUPTCY COURT

		Judge:	
	STATEMENT OF FINANCE	CIAL AFFAIRS	
2. INCOME OTHER THAN FRO	M EMPLOYMENT OR OPERATION OF BUSINES	SS:	
e two years immediately preced parately. (Married debtors filing	wed by the debtor other than from employment, tra ling the commencement of this case. Give particular under chapter 12 or chapter 13 must state income d and a joint petition is not filed.)	ars. If a joint petition is filed, state incom	e for each spouse
AMOUNT	SOURCE		
014: \$1,409 013: \$0 012: \$0	Worker's Compensation Award		
pouse			
AMOUNT	SOURCE		
B. PAYMENTS TO CREDITORS	:		
omplete a. or b. as appropriate,	and c.		
services, and other debts to an ilue of all property that constitute ere made to a creditor on accou proved nonprofit budgeting and	OR(S) WITH PRIMARILY CONSUMER DEBTS: L y creditor made within 90 days immediately procest es or is affected by such transfer is not less than \$ int of a domestic support obligation or as part of ar d creditor counseling agency. (Married debtors filing r or not a joint petition is filed, unless the spouses	eding the commencement of this case it 6000.00. Indicate with an asterisk (*) an a alternative repayment schedule under ag under chapter 12 or chapter 13 must	the aggregate y payments that a plan by an include payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
do days immediately preceding the transfer is less than \$5,850* acount of a domestic support oblad credit counseling agency. (Ma	E NOT PRIMARILY CONSUMER DEBTS: List each te commencement of the case unless the aggregar. If the debtor is an individual, indicate with an astelligation or as part of an alternative repayment schearried debtors filing under chapter 12 or chapter 13 nt petition is filed, unless the spouses are separated.	te value of all property that constitutes or erisk (*) any payments that were made the edule under a plan by an approved non B must include payments and other tran	or is affected by to a creditor on profit budgeting

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Amount Paid or Value of

Transfers

Amount Still Owing

Dates

of Payments

Name & Address of Creditor &

Relationship to Debtor

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor	Bankruptcy Docket #:
	Judae:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
X	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonDateDescriptionfor Whose Benefit Propertyofand Valuewas SeizedSeizureof Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, Foreclosure Description and or Seller Sale, Transfer or Return Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

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UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Hananwill Credit Counseling,

115 N. Cross St., Robinson,

IL 62454

opher Allen Vocke / Debtor		Bankru	ptcy Docket #:
		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
07. GIFTS:			
usual gifts to family members aggreg than \$100 per recipient. (Married deb	s made within one year immediately preceding th ating less than \$200 in value per individual family tors filing under chapter 12 or chapter 13 must in unless the spouses are separated and a joint pe	member and charitable contributions by e	outions aggregating less
Name and Address of Person	Relationship	Date	Description
or Organization	to Debtor, If Any	of Gift	and Value of Gift
	ısualty or gambling within one year immediately μ		
	d debtors filing under chapter 12 or chapter 13 m spouses are separated and a joint petition is not		ooth spouses whether or
Description and	Description of Circumstances and,	Date	
Value of Property	if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	of Loss	_
OO DAVAGNITO DEL ATER TO DERT			
List all payments made or property tra	COUNSELING OR BANKRUPTCY: ansferred by or on behalf of the debtor to any perankruptcy law or preparation of a petition in bankl		
List all payments made or property tradebt consolidation, relief under the ba	ansferred by or on behalf of the debtor to any per		
List all payments made or property trace debt consolidation, relief under the bacommencement of this case.  Name and Address	ansferred by or on behalf of the debtor to any per	ruptcy within one (1) year imme  Date of Payment,  Name of Payer if	diately preceding the  Amount of Money or  Description and
List all payments made or property trace debt consolidation, relief under the bacommencement of this case.  Name and  Address  of Payee	ansferred by or on behalf of the debtor to any per	ruptcy within one (1) year imme	diately preceding the Amount of Money or
List all payments made or property tradebt consolidation, relief under the bacommencement of this case.  Name and Address	ansferred by or on behalf of the debtor to any per	ruptcy within one (1) year imme  Date of Payment,  Name of Payer if	Amount of Money or Description and Value of Property
List all payments made or property tradebt consolidation, relief under the bacommencement of this case.  Name and Address of Payee  Geraci Law, LLC 55 E Monroe St Suite #3400  Chicago, IL 60603  09a. PAYMENTS RELATED TO DEB the debtor to any persons, including a	ansferred by or on behalf of the debtor to any per	Date of Payment, Name of Payer if Other Than Debtor  ments made or property transfelidation, relief under the bankru	Amount of Money or Description and Value of Property  Payment/Value: \$1,195.00
List all payments made or property tradebt consolidation, relief under the bacommencement of this case.  Name and Address of Payee  Geraci Law, LLC 55 E Monroe St Suite #3400  Chicago, IL 60603  09a. PAYMENTS RELATED TO DEB the debtor to any persons, including a	ansferred by or on behalf of the debtor to any per ankruptcy law or preparation of a petition in banks or preparation or preparation of a petition in banks or preparation or preparat	Date of Payment, Name of Payer if Other Than Debtor  ments made or property transfelidation, relief under the bankru	Amount of Money or Description and Value of Property  Payment/Value: \$1,195.00

2014

\$20.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor	Bankruptcy Docket #:
	.ludae·

#### STATEMENT OF FINANCIAL AFFAIRS

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship and to Debtor Date Value Received

Eric Oriana 1/2014 00 Mitsubishi Eclipse with over 147,000 miles, not running, \$0



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing



#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits of Amount and Address of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Description of Other Depository

Access to Box or depository

Contents

Date of Transfer or Surrender, if Any



#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke /	Debtor
---------------------------	--------

Bankru	ntov	Dock	at #.
Dalikiu	DICV	DUCE	<b>.</b> Ει #.

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
~	ı
Х	ı

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property



#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

. Name Dates of Address Used Occupancy



#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# Document Page 34 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		CIAL AFFAIRS	
7b. List the name and address of every	site for which the debtor provided notice t	o a governmental unit of a release of	Hazardous Material.
ndicate the governmental unit to which the	ne notice was sent and the date of the not	ice.	
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	eedings, including settlements or orders, ne and address of the governmental unit t	-	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
artnership, sole proprietor, or was self-e	ne debtor was an officer, director, partner employed in a trade, profession, or other a part of this case, or in which the debtor own	ctivity either full- or part-time within s	ix (6) years
artnership, sole proprietor, or was self-enmediately preceding the commencementithin six (6) years immediately preceding the debtor is a partnership, list the namates of all businesses in which the debtor.	employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case. es, addresses, taxpayer identification nur or was a partner or owned 5 percent or m	ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and	ix (6) years equity securities beginning and ending
artnership, sole proprietor, or was self-enmediately preceding the commencementithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor mediately preceding the commencementithe debtor is a corporation, list the name ates of all businesses in which the debtor is a corporation, list the name ates of all businesses in which the debtor	employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment.	ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and ore of the voting or equity securities, where, nature of the businesses, and others, nature of the businesses, and	ix (6) years equity securities beginning and ending within six (6) years beginning and ending
partnership, sole proprietor, or was self-emmediately preceding the commenceme within six (6) years immediately preceding the debtor is a partnership, list the name lates of all businesses in which the debtor mediately preceding the commencement of the debtor is a corporation, list the name lates of all businesses in which the debtor mediately preceding the commencement of the debtor is a corporation.	employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment.	ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, where of the voting or equity securities where	ix (6) years requity securities beginning and ending within six (6) years beginning and ending vithin six (6) years  Beginning
artnership, sole proprietor, or was self-emmediately preceding the commenceme vithin six (6) years immediately preceding the debtor is a partnership, list the name attes of all businesses in which the debtor mediately preceding the commencement of the debtor is a corporation, list the name attes of all businesses in which the debtor mediately preceding the commencement of the debtor is a corporation of the debtor mediately preceding the commencement of the debtor is a corporation of the debt	employed in a trade, profession, or other a ent of this case, or in which the debtor own g the commencement of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment of this case.  es, addresses, taxpayer identification nur or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment or was a partner or owned 5 percent or ment.	ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, where of the voting or equity securities where the voting of the voting or equity securities where the voting of the voting or equity securities where the voting or equity securities where the voting or equity securities where the voting of	ix (6) years equity securities beginning and ending within six (6) years beginning and ending vithin six (6) years

Record #: 611588 B7 (Official Form 7) (12/12) Page 7 of 10

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
	017(1211121(1) 01 1 110/(	1101/12/11 171110		
	Jakad bu ayan dabka khakia a ayan ayaki			
een, within six years immediately pred r owner of more than 5 percent of the	ceding the commencement of this case, a	n or partnership and by any individual debtor who is or has ny of the following: an officer, director, managing executive, n; a partner, other than a limited partner, of a partnership, a ll- or part-time.		
· ·		if the debtor is or has been in business, as defined above, or who has not been in business within those six years should		
19. BOOKS, RECORDS AND FINANC	CIAL STATEMENTS:			
List all bookkeepers and accountants weeping of books of account and record		eding the filing of this bankruptcy case kept or supervised the		
Name and Address	Dates Services Rendered			
una / laurood	1101100100			
ecount and records, or prepared a fina	ancial statement of the deptor.			
Name	Address	Dates Services Rendered		
Name	Address			
19c. List all firms or individuals who at t				
19c. List all firms or individuals who at the debtor. If any of the books of accou	the time of the commencement of this cas nt and records are not available, explain.	Rendered		
9c. List all firms or individuals who at t	the time of the commencement of this case	Rendered		
19c. List all firms or individuals who at the debtor. If any of the books of accounty Name  Name	the time of the commencement of this case nt and records are not available, explain.  Address  ors and other parties, including mercantile	Rendered  e were in possession of the books of account and records of  and trade agencies, to whom a financial statement was		
19c. List all firms or individuals who at the debtor. If any of the books of accounty Name  Name  19d. List all financial institutions, credite ssued by the debtor within two (2) year	the time of the commencement of this case of the time of the commencement of this case of the time of the commencement of this case of the time of the	Rendered  e were in possession of the books of account and records of  and trade agencies, to whom a financial statement was		
19c. List all firms or individuals who at the debtor. If any of the books of accounty of the books of the book	the time of the commencement of this case nt and records are not available, explain.  Address  ors and other parties, including mercantile	Rendered  e were in possession of the books of account and records of  and trade agencies, to whom a financial statement was		

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Dollar Amount of Inventory Date Inventory (specify cost, market of other of Inventory Supervisor basis)

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# Document Page 36 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge.	
		Judge:	
	STATEMENT OF FINAN	CIAL AFFAIRS	
ist the name and address of the	e person having possession of the records of ea	ch of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list	nature and percentage of interest of each mem	ber of the partnership.	
Name	Nature	Percentage of	
and Address	of Interest	Interest	
	list all officers & directors of the corporation; and or equity securities of the corporation.	l each stockholder who directly or indirectly	y owns, controls,
loids 370 of more of the voting c	n equity securities of the corporation.		
Name and Address	Title	Nature and Percentage of Stock Ownership	
and Address	Title	Stock Ownership	
FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:		
	e nature and percentage of partnership interest	of each member of the partnership.	
		Date of	
Name	Address	Withdrawal	
o. If the debtor is a corporation, nediately preceding the commer	list all officers, or directors whose relationship w neement of this case.	ith the corporation terminated within one (	1) year
Nama		Data of	
Name and Address	Title	Date of Termination	
WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPORA	TION:	
	poration, list all withdrawals or distributions cred ptions, options exercised and any other perquisi		•
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of Withdrawal	Description and value of	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor	Bankruptcy Docket #:
	Judae.

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	l
X	l

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/08/2014 /s/ Christopher Allen Vocke

Christopher Allen Vocke

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor Bankruptcy Docket #: Judge:

## **DEBTOR'S STATEMENT OF INTENTION**

Property No.		
Creditor's Name:	Describe Property Securing Debt:	
None		
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (a	heck at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid	lien using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
	ubject to unexpired leases. (All three columns	of Part B must be
	l lease. Attach additional pages if necessary.)	
Property No. Lessor's Name:	Describe Property Securing Debt:	Lease will be
None	Describe Froperty Securing Debt.	assumed pursuant to 11 U.S.C. § 365(p)(2):
		☐ Yes ☐ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a
Tuesdate under pendity of pendity that the above maleutes my mientien as to any property of my cotate coouring a
debt and/or personal property subject to an unexpired lease.
and an an experience of the control

/s/ Christopher Allen Vocke X Date & Sign Dated: 11/08/2014 **Christopher Allen Vocke** 

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 611588

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## Document Page 39 of 53 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor Bankruptcy Docket #:

Judge:

	DISCLOSURE OF CO	<b>MPENSATION OF ATTORNEY FOR DEBTOR - 201</b>	6B
hat	compensation paid to me within one year	d. Bankr. P. 2016(b), I certify that I am the attorney for the above name before the filing of the petition in bankruptcy, or agreed to be paid to (s) in contemplation of or in connection with the bankruptcy case is as follows:	
T	The compensation paid or promised by the D	Debtor(s), to the undersigned, is as follows:	
F	For legal services, Debtor(s) agrees to pay and	d I have agreed to accept	\$1,195.00
F	Prior to the filing of this Statement, Debtor(s) h	as paid and I have received	\$1,195.00
Т	he Filing Fee has been paid.	Balance Due	\$0.00
2.	The source of the compensation paid to me w	vas:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me	on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
	The undersigned has received no trans value stated: <b>None.</b>	fer, assignment or pledge of property from the debtor(s) except the	following for the
<b>1</b> .	The undersigned has not shared or agreed to	share with any other entity, other than with members of the undersigned's law	
	firm, any compensation paid or to be paid with	hout the client's consent, except as follows: <b>None.</b>	
5.	The Service rendered or to be rendered incl	ude the following:	
		ing advice and assistance to the client in determining whether to file a petition	
	under Title 11, U.S.C. Preparation and filing of the petition, schedule	es, statement of affairs and other documents required by the court.	
,	Representation of the client at the <b>first sched</b> Advice as required.	luled meeting of creditors.	
		lisclosed fee does not include the following service: g or court dates, amendments to schedules, adversary complaints or	r conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy p	
		Respectfully Submitted,	
Da	te: 11/21/2014	/s/ Wylie W Mok	
		Wylie W Mok GERACI LAW L.L.C. 55 F. Monroe Street #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 611588 Page 1 of 1 B6F (Official Form 6F) (12/07)

Charlena Headquarters: DOE Monroe S

Date: 11/21/2014

Document Consultation Attorney : WOK

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Record #: 611-588



## Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ . This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 11/21/10 /		
X // /////////////////////////////////	X(Joint Debtor)	
	(Joint Debtor)	
x		
Attorney for the Debtor(s), Representing Geraci Law	L.L.C.	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor	Bankruptcy Docket #:	
	.ludae:	

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/08/2014 /s/ Christopher Allen Vocke

**Christopher Allen Vocke** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Christopher Allen Vocke

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 11/08/2014	/s/ Christopher Allen Vocke Christopher Allen Vocke	
Dated: 11/21/2014	/s/ Wylie W Mok	
	Attorney: Wylie W Mok	

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B1 (Official Form 1) (12/11)

#### Voluntary Petition

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Christopher Allen Vocke

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**Christopher Allen Vocke** 

Dated: 11/07/2014

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor

₩ylie W Mok

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated:

108 /201

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy pelition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Allen Vocke / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.) If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Dated: 1/4 /2014 X Date & Sign

Christopher Allen Vocke

Record # 611588

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor

Bankruptcy Docket #:

Judge:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 1 45 /2014

**Christopher Allen Vocke** 

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Christopher Allen Vocke / Debtor** 

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: <u>| | | | | | | | | | |</u>/2014

Christopher Allen Vocke

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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n I a I a Allam Martin / Dahton		Bankruptcy Docket #:	
Christopher Allen Vocke / Debtor		Judge:	
	DEBTOR'S STATEMENT OF INTENTION		
ART A - Debts secured by pro hich is secured by property o	operty of the estate. (Part A must be fully complor the estate. Attach additional pages if necess	eted for EACH debt ary.)	
Property No.			
Creditor's Name: None	Describe Property Securing Debt:		
Property will be (check one):			
□Surrendered	□Retained		
f retaining the property, I intend to (cl	neck at least one):		
☐Redeem the property			
□Reaffirm the debt			
□Other. Explain	(for example, avoid lie	n using 110 U.S.C. § 522(f)).	
Bother, Explain			
Property is (check one):			
□Claimed as exempt	□Not claimed as exempt		
PART B - Personal property successive succes	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	f Part B must be	
Lessor's Name:	Describe Property Securing Debt:	Lease will be	
None		assumed pursuant to 11 U.S.C. § 365(p)(2):	
		☐ Yes ☐ No	
		F	

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## DISCLAIMER ODED TO have Fead of hos agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE-SUR OUR PETITION IS ACCURATE!!!!

Dated: 1/2014 Christopher Allen Vocke

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Allen Vocke / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11 6 /2014

**Christopher Allen Vocke** 

X Date & Sign

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#### B22A (Official Form 22 A) (Chapter 7) (04/10)

	Income from all other sources. Specify source and amount. If necessary, list additional		
	sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of		
	alimony or separate maintenance. Do not include any benefits received under the Social		
10	Security Act or payments received as a victim of a war crime, crime against humanity, or as		
	a victim of international or domestic terrorism.		
	a. \$0.00		
	b. \$0.00		
	Total and enter on Line 10		
11	Subtotal Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 2,600.00	\$ 0.00
	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and		<u> </u>
12	enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 2,60	00.00
	[A.		
	Part III - Application of § 707(b)(7) Exclusion		production of the production o
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$31,2	00.00
	Applicable Median Family Income. Enter the median family income by state and		
14	household size.		
14	a. State of Residence: L b. Debtor's Household Size: 1	\$ 48,2	32.00
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.		
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The parise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV	resumption does not , V, VI or VII.	
	The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of the	is statement.	
57	Part VIII: VERIFICATION		
l dec	clare under penalty of perjury that the information provided in this statment is true and correct.		
Date	ed: 11 4/2014 MAN Jana	X Date	& Sign
	Christopher Allen Vocke	-	-
	Onitatophol Anthi Tooke		

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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Form B 201A, Notice to Consumer Debtor(s)

In re Christopher Allen Vocke / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: \_\_\_\_\_/\_\_/\_/2014

**Christopher Allen Vocke** 

X Date & Sign

Dated: 1/0/ /2014

Attorney: Wylie W Mol

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Voluntary Petition This page must be completed and filed in every case)	Name of Debtor(s) Christopher Allen Vocke		
	Years (if more than two, attach additional sheet	)	
Location Where Filed: None	Case Number:	Date Filed:	
None			
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	dditional sheet)	
Name of Debtor:	Case Number: Date Filed:		
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USCs 342(b).		
	Wylje W Mok	<u>_{(   ay</u> /2014	
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.			
	ibit D		
(To be completed by every individual debtor. If a joint petition is file  Exhibit D completed and signed by the debtor is attached and made a part of this p		arate Exhibit U.)	
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a particular to the point debtor is attached.			
•	ng the Debtor - Venue		
Debtor has been domiciled or has had a residence, principal pl	(Check the Applicable Box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
Landlord has a judgment against the debtor for possession of		ete the	
following.)  (Name of landlord that obtained judgment)			
(Address of Landlord)			
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and			
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day			
period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. 8 362(1)).			